Is your mailbox overflowing with junk mail?
Is your privacy constantly invaded by annoying phone calls from telemarketers? Are you tired of spam email interrupting you while you're online? This brochure describes the laws that protect you and what you can do to reduce these annoying intrusions.

California is joining the federal government in tackling these issues. Along with the Federal Trade and Communications Commissions, California is working to regulate unsolicited commercial advertising to protect your privacy.

Telemarketers are regulated by federal law. The Federal Trade Commission maintains a national "do not call" list, where consumers can register to block unwanted calls from telemarketers. Although there are a few exceptions, most telemarketers cannot call you if you are on the "do not call" registry.

Federal law also requires telemarketers to maintain their own "do not call" lists. If you've registered on the national "do not call" list, or if you've asked a telemarketer to place you on their "do not call" list and they call anyway, you can report them to the FTC or to the state Attorney General.

Other federal regulations on telemarketing...

- ◆ restrict them to calling between 8 AM and 9 PM
- require them to tell you who they are and what they're selling
- prohibit them from misrepresenting any information
- restrict the use of automatic dialing systems or prerecorded messages

California law requires that unsolicited email advertisements include instructions on how to opt out, like a toll-free number or an email address. Your request to opt out must, by law, be honored.

The law also requires that spam messages carry ADV (advertisement) or ADV:ADLT (advertisement: adult-oriented) subject lines so that you do not have to open the message to find out what it is. Spammers who fail to comply with the law can be fined \$1,000 for each message sent.

A number of states have anti-spam laws, but there is currently no federal law regulating unsolicited commercial email.

Both state and federal law prohibit unsolicited commercial faxes. Sending unsolicited fax advertisements has been illegal for over ten years, unless there is an established business relationship.

Although it's not possible to eliminate all telemarketing calls, spam and junk mail, there are things you can do to cut down on these intrusions into your private life.

TAKE ACTION!

Inside this brochure are some things
you can do to reduce telemarketing calls,
junk mail and spam.
Remember, it's up to you.

COURTESY OF Senator Alan Lowenthal



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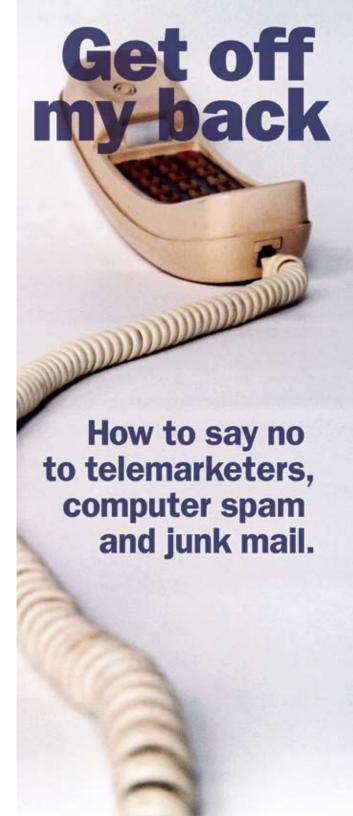
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- Register with the Federal Trade Commission's national "do not call" list. You can register online at www.donotcall.gov or call 1-888-382-1222.
 For hearing impaired, call 1-866-290-4236.
- 2) Tell companies that call to add you to their "do not call" list. Federal regulations prohibit them from calling once you've asked them not to.
- Delete your name from direct mail and email listsby contacting the Direct Marketing Association.

Direct Marketing Association

Mail Preference Service

P.O. Box 643

Carmel, NY 10512

Direct Marketing Association
E-mail Preference Service
WWW.E-MPS.ORG

 4) Get your name off of pre-approved credit offer mailing lists by calling 1-888-5-OPTOUT.
 This one call will be shared with all three credit bureaus. 5) Tell the three major credit bureaus that you don't want your personal information shared for promotional purposes.

Equifax, Inc: Consumer Opt-Out
P.O. Box 740123
Atlanta, GA 30374-0123

Experian: Options 701 Experian Parkway Allen, TX 75013

TransUnion: Marketing List Opt Out
P.O. Box 97328

Jackson, MS 39288-7328

- 6) Avoid unwanted spam by protecting your email address. The FTC suggests the following:
- Use two email accounts one for public posting and one for personal messages.
- Use a separate screen name for online chatting,
 a name not associated with your email address.
- Use a unique email address, containing both letters and numbers.

7) Report illegal telemarketing to the California Attorney General and the Federal Communications Commission by using the online complaint form at www. DONOTCALL.GOV.

8) Report illegal spam to state and federal authorities by forwarding it to the California Attorney General at CAAG.

STATE.CA.US/SPAM and the Federal Trade
Commission at UCE@FTC.GOV

 Report illegal fax advertisements to the California Attorney General by calling 1-800-952-5225.

telemarketing,
fax advertising
or spam to the
state or federal
government,

give as much information as possible. Make a record of the call or email you receive. Take notes at the time of the call.

Remember, it's up to you to take action!

Federal Trade Commission

WWW.FTC.GOV/DONOTCALL ◆ 1-877-FTC-HELP

RESOURCES

Federal Communications Commission

Consumer & Governmental Affairs Bureau

WWW.FCC.GOV/CGB • 1-888-CALL-FCC

FirstGov for Consumers

WWW.CONSUMER.GOV

California Attorney General's Office

NOCALL.DOJ.STATE.CA.US • 1-888-398-7867

Department of Consumer Affairs

Office of Privacy Protection

WWW.PRIVACY.CA.GOV • 1-866-785-9663